

**STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of Financial and Insurance Regulation

In the matter of:

Docket No. 2010-1100

**Attorney General Bill Schuette
(Public Officer-Successor in Interest
to Mike Cox),**

Agency No. 10-801-BC

Petitioner,

**Agency: Office of Financial
and Insurance
Regulation**

and

Case Type: Appeal Rates

**Office of Financial and Insurance
Regulation Staff,**

Petitioner,

v

Blue Cross and Blue Shield of Michigan,

Respondent.

_____/

**Issued and entered
this 18th day of February 2011
by Ken Ross,
Commissioner**

**FINAL ORDER GRANTING RATE INCREASE FOR BCBSM NONGROUP AND
GROUP CONVERSION SUBSCRIBERS**

On October 5, 2010, a Notice of Hearing and Order for Hearing were issued in the matter of the request of Blue Cross and Blue Shield of Michigan (BCBSM) for rate increases for its Nongroup (Individual) and Group Conversion lines of business. Both the Attorney General and the Office of Financial and Insurance Regulation Staff have been admitted as additional parties.

BCBSM submitted four separate filings: two relating to BCBSM's Nongroup "Legacy" and "Plus" plans, and two relating to BCBSM's Group Conversion "Legacy" and "Plus" plans.

In those filings, BCBSM requested the following:

1. 15.0% rate increase for all BCBSM Nongroup Legacy plans.
2. 12.33% rate increase for all BCBSM Group Conversion Legacy plans.
3. 9.9% rate increase for new and renewal business for all Nongroup Plus plans, together with additional new business rate increases in each subsequent quarter using a deductible-leveraged, annual trend of 10.9%.
4. 7.8% rate increase for new and renewal business for all Group Conversion Plus plans, together with additional new business rate increases in each subsequent quarter using a deductible-leveraged, annual trend of 10.3%.

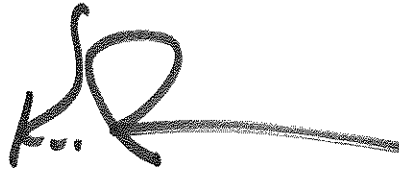
The parties have now entered into a stipulated agreement regarding proposed final rates for BCBSM's Nongroup and Group Conversion lines of business. Pursuant to that Stipulation, the Parties recommend the following:

1. That the Commissioner approve an across-the-board 9.3% rate increase for all BCBSM Nongroup Legacy plans and an across-the-board 7.0% rate increase for all BCBSM Group Conversion Legacy plans. The Parties further recommend that these rate increases become effective on April 1, 2011.
2. That the Commissioner approve new business rate increases for all BCBSM Nongroup Plus and Group Conversion Plus plans in the amounts of 9.3% and 7.0%, respectively, over the new business rates currently in effect that were first implemented on April 1, 2010. In addition, the Parties recommend that the Commissioner approve further rate increases to the Nongroup Plus and Group Conversion Plus new business rates established on April 1, 2011 above by applying a deductible-leveraged, annual trend of 9.3% and 8.7%, respectively, implemented quarterly at the beginning of each of the four (4) subsequent calendar quarters (i.e., July 1, 2011, October 1, 2011, January 1, 2012, and April 1, 2012). The Parties further recommend that these rate increases become effective on April 1, 2011.
3. That the Commissioner approve a 9.3% rate increase for all existing BCBSM Nongroup Plus subscribers and a 7.0% rate increase for all existing BCBSM Group Conversion Plus subscribers, above the rate that each subscriber currently pays, effective on either: (a) April 1, 2011, if the subscriber originally enrolled prior to April 1, 2010; or (b) the renewal date of the subscriber's plan, if the subscriber originally enrolled on or after April 1, 2010.

FINDINGS

1. It is the purpose and intent of the BCBSM enabling legislation, 1980 PA 350, MCL 551.1101 et seq, to assure reasonable access to, and reasonable cost and quality of, health care services, in recognition that the health care financing system is an essential part of the general health, safety, and welfare of the people of Michigan.
2. The Parties' recommended revisions to BCBSM's original request for rate increase to its Nongroup Legacy and Plus plans, and Group Conversion Legacy and Plus plans will result in more reasonable rates and BCBSM's ability to provide services will not be impacted.

THEREFORE, IT IS ORDERED that the rates for BCBSM's Nongroup Legacy and Plus plans, and Group Conversion Legacy and Plus plans, as proposed in the attached Stipulation, are approved with an effective date of April 1, 2011. This Order makes no finding as to any matter which is or may be at issue in the BCBSM request for rate increase for its Other Than Group Medicare Supplemental subscribers.

A handwritten signature in black ink, appearing to be 'K. Ross', written over a horizontal line.

Ken Ross
Commissioner,
Office of Financial and Insurance Regulation

**STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

Attorney General Bill Schuette
(Public Officer-Successor in Interest to Mike Cox),

Petitioner,

OFIR Case No. 10-801-BC

and

SOAHR Docket No. 2010-1100

Office of Financial and Insurance Regulation Staff,

Petitioner,

v

Blue Cross Blue Shield of Michigan,

Respondent.

For the Petitioners:

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Assistant Attorney General
Environment, Natural Resources, and
Agriculture Division
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For the Respondent:

Robert W. Kasperek (P26002)
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STIPULATION

On May 21, 2010, Blue Cross Blue Shield of Michigan ("BCBSM") delivered for prior approval by the Commissioner of the Office of Financial and Insurance Regulation ("Commissioner") its filings of proposed rates and supporting information for its Nongroup (Individual) and Group Conversion categories of business. The rate filings included four separate filings, two relating to BCBSM's Nongroup "Legacy" and "Plus" (750A and 751A) plans, and two relating to BCBSM's Group Conversion "Legacy" and "Plus" (750A and 751A) plans. The four Nongroup and Group Conversion rate filings, together with the supporting information submitted in connection with those filings, are collectively referred to hereinafter as the "Rate Filings."

The proposed effective date of the Rate Filings was October 1, 2010. As filed, the Rate Filings proposed: (1) an across-the-board 15.0% rate increase for all BCBSM Nongroup Legacy plans; (2) an across-the-board 12.33% rate increase for all BCBSM Group Conversion Legacy plans; (3) a 9.9% rate increase for new and renewal business for all Nongroup Plus plans, together with additional new business rate increases in each subsequent quarter using a deductible-leveraged, annual trend of 10.9%; and (4) a 7.8% rate increase for new and renewal business for all Group Conversion Plus plans, together with additional new business rate increases in each subsequent quarter using a deductible-leveraged, annual trend of 10.3%.

After OFIR Staff reviewed the Rate Filings, the Commissioner, by and through OFIR Staff, sent written notice to BCBSM on June 21, 2010 stating that the Rate Filings were incomplete and providing a list of items to be submitted by BCBSM to render the Rate Filings complete. On July 1, 2010, BCBSM timely submitted the additional information requested by OFIR Staff. On July 12, 2010, the Commissioner, by and through OFIR Staff, sent BCBSM written notice that the Rate Filings substantially and materially complied with the requirements of MCL 550.1610(1), (6), and (8) and, consequently, were considered to have been received by the Commissioner on July 1, 2010 and were deemed to be complete.

On July 23, 2010, a 60-day period commenced during which parties with standing could request an evidentiary hearing on BCBSM's Rate Filings. On September 20, 2010, within the 60-day period, Attorney General Mike Cox ("Attorney General") submitted a written request for an evidentiary hearing on each of the Rate Filings. On September 21, 2010, within the 60-day period, OFIR Staff also submitted a written request for an evidentiary hearing on each of the Rate Filings.

On October 5, 2010, the Commissioner entered an Order for Hearing and Determination of Standing ("Hearing Order"), in which the Commissioner: (a) determined that the Attorney General and OFIR Staff had standing to request a hearing on BCBSM's Rate Filings; (b) consolidated the hearing requests into one rate hearing; (c) scheduled a Prehearing Conference on October 20, 2010 at 10:00 a.m.; and (d) scheduled various dates, amendable upon a showing of good cause, governing the hearing on the Rate Filings. On October 19, 2010, the Commissioner entered an Order for the Appointment of an Independent Hearing Officer appointing Fred M. Mester as the Independent Hearing Officer ("IHO"). On October 20, 2010, the Prehearing Conference took place as scheduled, resulting in the IHO's issuance of a November 29, 2010 Amended Order Following Prehearing Conference and a January 12, 2011 Second Amended Order Following Prehearing Conference.

Throughout these proceedings, BCBSM, the Attorney General, and OFIR Staff (collectively, "the Parties") have participated in discussions regarding the Rate Filings. As a result of these discussions, the Parties stipulate and agree that:

1. The Parties recommend that the Commissioner approve an across-the-board 9.3% rate increase for all BCBSM Nongroup Legacy plans and an across-the-board 7.0% rate increase for all BCBSM Group Conversion Legacy plans. The Parties further recommend that these rate increases become effective on April 1, 2011. The recommended rate increases for BCBSM's Nongroup Legacy and Group Conversion Legacy plans described in this Paragraph 1 would result in the rates by specific product option reflected on the rate schedules attached hereto as Exhibits A and B, which are incorporated into this Stipulation by reference.
2. As Exhibits A and B reflect, assuming that enrollment in each benefit option remains at December 2010 levels, the rate increases under this Stipulation are expected to generate the following additional income to cover Nongroup Legacy and Group Conversion Legacy claims and expenses during the rating period from April 1, 2011 through March 31, 2012:

Nongroup Legacy

<u>Proposed Income</u>	<u>Current Income</u>	<u>Amount of Change</u>
\$211,127,765	\$193,163,554	\$17,964,211

Group Conversion Legacy

<u>Proposed Income</u>	<u>Current Income</u>	<u>Amount of Change</u>
\$133,063,352	\$124,358,273	\$8,705,079

The additional \$8,705,079 in Group Conversion Legacy income is based on unsubsidized rates. Consequently, a portion of this additional income will derive from the Group Conversion subsidy discount applicable to subscribers in their 1st (15% subsidy) and 2nd (7.5% subsidy) years of enrollment, with the balance deriving from subscriber premiums.

3. The Parties further recommend that effective April 1, 2011, the Commissioner approve new business rate increases for all BCBSM Nongroup Plus and Group Conversion Plus plans in the amounts of 9.3% and 7.0%, respectively, over the new business rates currently in effect that were first implemented on April 1, 2010. In addition, the Parties recommend that the Commissioner approve further rate increases to the Nongroup Plus and Group Conversion Plus new business rates established on April 1, 2011 above by applying a deductible-leveraged, annual trend of 9.3% and 8.7%, respectively, implemented quarterly at the beginning of each of the four (4) subsequent calendar quarters (i.e., July 1, 2011, October 1, 2011, January 1, 2012, and April 1, 2012).

With respect to existing BCBSM Nongroup Plus and Group Conversion Plus subscribers, the Parties recommend that the Commissioner approve a 9.3% and 7.0% rate increase, respectively, over the rate that each subscriber currently pays, effective on either: (a) April 1, 2011, if the subscriber originally enrolled prior to April 1, 2010; or (b) the renewal date of the subscriber's plan, if the subscriber originally enrolled on or after April 1, 2010.

The recommended rate increases for BCBSM's Nongroup Plus and Group Conversion Plus plans described in this Paragraph 3 would result in the rates by specific product option and enrollment date reflected on the rate schedules attached hereto as Exhibits C and D, which are incorporated into this Stipulation by reference.

4. Following implementation of the rate increases recommended in the foregoing Paragraphs 1 and 3, the Parties recommend and agree that the rates charged to new enrollees and existing subscribers in BCBSM's Nongroup and Group Conversion Legacy and Plus plans may not be further increased unless BCBSM files for and obtains Commissioner approval of such increases.
5. The proposed rates in Paragraphs 1 and 3 and attached Exhibits A - D comply with the rate standards set forth in MCL 550.1609 and all other applicable provisions of the Nonprofit Health Care Corporation Reform Act, MCL 550.1101 *et seq.*
6. This Stipulation is based upon the facts and circumstances of and is intended for the final disposition of this case only. Accordingly, this Stipulation does not affect, extend to, or encompass any filing or proposal made by BCBSM other than the Rate Filings of May 21, 2010. If the Commissioner approves this Stipulation without any modification, the Parties agree not to appeal, challenge, or otherwise contest the Commissioner's Order approving the Stipulation and the rates contained herein. The Parties further agree and understand that this Stipulation does not limit any party's right to take new and/or different positions on similar issues in other BCBSM rate hearings, or in any appeals related thereto.
7. This Stipulation does not constitute an agreement between the Parties as to the specific methodologies to be used in this or in any future BCBSM rate filing.
8. This Stipulation is not severable, and each provision of this Stipulation is dependent upon all other provisions. Failure to comply with any provision of this Stipulation constitutes failure to comply with the entire Stipulation. If the Commissioner rejects or modifies this Stipulation or any provision herein, this Stipulation shall be deemed to be withdrawn, shall not constitute any part of the record in this proceeding or be used for any other purpose, and shall be without prejudice to the pre-negotiation positions of the Parties. If, however, the Commissioner approves this Stipulation without any modification, the Attorney General and OFIR Staff withdraw their requests for an evidentiary hearing with respect to the Rate Filings.

9. This Stipulation is entered into for the sole and express purpose of reaching a compromise among the Parties. All offers of settlement and discussions relating to this Stipulation are, and shall be considered, privileged under MRE 408. If the Commissioner approves this Stipulation without any modification, neither the Parties nor the Commissioner shall make any reference to, or use, this Stipulation or the order approving it as a reason, authority, rationale, or example for taking any action or position or making any subsequent decision in any other case or proceeding; provided, however, that such references may be made to enforce or implement the provisions of this Stipulation and the order approving it.
10. In order to facilitate the prompt submission of this Stipulation to the Commissioner, the Parties acknowledge and agree that this Stipulation may be executed in any number of counterparts, each of which shall be deemed an original hereof, but which together shall constitute one and the same Stipulation. The Parties further acknowledge and agree that facsimile signatures may be attached to this Stipulation and shall be binding on the party submitting the facsimile signature to the same extent as an original signature.

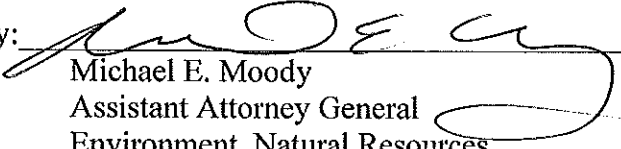
Stipulated and agreed:

BLUE CROSS BLUE SHIELD OF MICHIGAN

By: _____
Robert W. Kasperek
Vice President and Deputy General Counsel
Blue Cross Blue Shield of Michigan


Dated: _____

BILL SCHUETTE, ATTORNEY GENERAL

By:  _____
Michael E. Moody
Assistant Attorney General
Environment, Natural Resources,
and Agriculture Division

Dated: 2-10-11

**STAFF OF THE OFFICE OF FINANCIAL AND
INSURANCE REGULATION**

By:  _____
Amy Allen
Deputy Commissioner, Health Plans Division
Office of Financial and Insurance Regulation

Dated: 2-10-11

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Stipulated and agreed:

BLUE CROSS BLUE SHIELD OF MICHIGAN

By: Robert W. Kasperek
Robert W. Kasperek
Vice President and Deputy General Counsel
Blue Cross Blue Shield of Michigan

Dated: 2-9-11

BILL SCHUETTE, ATTORNEY GENERAL

By: _____
Robert Ianni
Assistant Attorney General & Bureau Chief
Consumer & Environmental Protection Bureau

Dated: _____

**STAFF OF THE OFFICE OF FINANCIAL AND
INSURANCE REGULATION**

By: _____
Amy Allen
Deputy Commissioner, Health Plans Division
Office of Financial and Insurance Regulation

Dated: _____

SECTION II
TABLE 4F Revised

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
PROPOSED RATE CHANGES EFFECTIVE APRIL 1, 2011

	PROPOSED INCOME	CURRENT INCOME*	AMOUNT OF CHANGE	INDEX OF CHANGE
<u>Proposed</u>	\$211,127,765	\$193,163,554	\$17,964,211	1.0930

*Current Income uses December 2010 enrollment.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

	2010 RATE	% OF INCREASE	Pre-Reform RATE	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
<u>OPTION A</u> 1 Person	\$999.19	9.30%	\$1,092.11	\$16.94	\$1,109.05
2 person	\$1,998.35	9.30%	\$2,184.20	\$33.88	\$2,218.08
Family	\$2,098.26	9.30%	\$2,293.40	\$303.75	\$2,597.15
Rider FC	\$349.71	N/A			
<u>OPTION B</u> 1 Person	\$561.43	9.30%	\$613.64	\$16.44	\$630.08
2 person	\$1,122.86	9.30%	\$1,227.29	\$32.87	\$1,260.16
Family	\$1,179.00	9.30%	\$1,288.65	\$186.79	\$1,475.44
Rider FC	\$196.51	N/A			
<u>OPTION C</u> 1 Person	\$438.86	9.30%	\$479.67	\$16.29	\$495.96
2 person	\$877.71	9.30%	\$959.34	\$32.59	\$991.93
Family	\$921.63	9.30%	\$1,007.34	\$154.05	\$1,161.39
Rider FC	\$153.59	N/A			
<u>OPTION D</u> 1 Person	\$395.68	9.30%	\$432.48	\$16.25	\$448.73
2 person	\$791.41	9.30%	\$865.01	\$32.49	\$897.50
Family	\$830.98	9.30%	\$908.26	\$142.51	\$1,050.77
Rider FC	\$138.51	N/A			
<u>OPTION E</u> 1 Person	\$574.22	9.30%	\$627.62	\$16.45	\$644.07
2 person	\$1,148.43	9.30%	\$1,255.23	\$32.90	\$1,288.13
Family	\$1,205.84	9.30%	\$1,317.98	\$190.21	\$1,508.19
Rider FC	\$200.97	N/A			
<u>OPTION F</u> 1 Person	\$872.89	9.30%	\$954.07	\$12.79	\$966.86
2 person	\$1,745.75	9.30%	\$1,908.10	\$25.60	\$1,933.70
Family	\$1,833.04	9.30%	\$2,003.51	\$260.70	\$2,264.21
Rider FC	\$305.49	N/A			
<u>OPTION G</u> 1 Person	\$334.85	9.30%	\$365.99	\$12.18	\$378.17
2 person	\$669.68	9.30%	\$731.96	\$24.36	\$756.32
Family	\$703.17	9.30%	\$768.56	\$116.94	\$885.50
Rider FC	\$117.19	N/A			
<u>OPTION M</u> 1 Person	\$60.98	9.30%	\$66.65	\$10.51	\$77.16
2 person	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A
Rider FC	N/A	N/A			
<u>OPTION N</u> 1 Person	\$250.84	9.30%	\$274.17	\$12.08	\$286.25
2 person	\$501.71	9.30%	\$548.37	\$24.17	\$572.54
Family	\$526.79	9.30%	\$575.78	\$94.50	\$670.28
Rider FC	\$87.80	N/A			
<u>OPTION O</u> 1 Person	\$49.30	9.30%	\$53.88	\$10.50	\$64.38
2 person	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A
Rider FC	N/A	N/A			
<u>OPTION P</u> 1 Person	\$188.15	9.30%	\$205.65	\$12.01	\$217.66
2 person	\$376.30	9.30%	\$411.30	\$24.02	\$435.32
Family	\$395.11	9.30%	\$431.86	\$77.75	\$509.61
Rider FC	\$65.85	N/A			

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

INDIVIDUAL CARE BLUE (OPTION Q) - Policy Issues on or after 10/1/2006

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$181.83	9.30%	\$198.74	\$3.28	\$202.02
25 - 29	\$227.31	9.30%	\$248.45	\$4.10	\$252.55
30 - 34	\$245.70	9.30%	\$268.55	\$4.44	\$272.99
35 - 39	\$271.60	9.30%	\$296.86	\$4.90	\$301.76
40 - 44	\$308.73	9.30%	\$337.44	\$5.58	\$343.02
45 - 49	\$364.18	9.30%	\$398.05	\$6.58	\$404.63
50 - 54	\$445.62	9.30%	\$487.06	\$8.05	\$495.11
55+	\$649.51	9.30%	\$709.91	\$11.73	\$721.64

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$363.66	9.30%	\$397.48	\$6.56	\$404.04
25 - 29	\$454.63	9.30%	\$496.91	\$8.21	\$505.12
30 - 34	\$491.38	9.30%	\$537.08	\$8.87	\$545.95
35 - 39	\$543.20	9.30%	\$593.72	\$9.80	\$603.52
40 - 44	\$617.44	9.30%	\$674.86	\$11.15	\$686.01
45 - 49	\$728.36	9.30%	\$796.10	\$13.15	\$809.25
50 - 54	\$891.29	9.30%	\$974.18	\$16.10	\$990.28
55+	\$1,299.04	9.30%	\$1,419.85	\$23.46	\$1,443.31

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$381.86	9.30%	\$417.37	\$44.98	\$462.35
25 - 29	\$477.38	9.30%	\$521.78	\$56.24	\$578.02
30 - 34	\$515.99	9.30%	\$563.98	\$60.79	\$624.77
35 - 39	\$570.37	9.30%	\$623.41	\$67.19	\$690.60
40 - 44	\$648.32	9.30%	\$708.61	\$76.38	\$784.99
45 - 49	\$764.77	9.30%	\$835.89	\$90.09	\$925.98
50 - 54	\$935.86	9.30%	\$1,022.89	\$110.25	\$1,133.14
55+	\$1,363.99	9.30%	\$1,490.84	\$160.68	\$1,651.52

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

INDIVIDUAL CARE BLUE (OPTION Q) - Policy Issues prior to 10/1/2006

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$171.24	9.30%	\$187.17	\$3.27	\$190.44
25 - 29	\$216.11	9.30%	\$236.21	\$4.09	\$240.30
30 - 34	\$234.32	9.30%	\$256.11	\$4.43	\$260.54
35 - 39	\$259.97	9.30%	\$284.15	\$4.89	\$289.04
40 - 44	\$296.67	9.30%	\$324.26	\$5.56	\$329.82
45 - 49	\$351.46	9.30%	\$384.15	\$6.56	\$390.71
50 - 54	\$431.85	9.30%	\$472.01	\$8.04	\$480.05
55+	\$632.98	9.30%	\$691.85	\$11.72	\$703.57

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$342.48	9.30%	\$374.33	\$6.55	\$380.88
25 - 29	\$432.21	9.30%	\$472.41	\$8.19	\$480.60
30 - 34	\$468.63	9.30%	\$512.21	\$8.85	\$521.06
35 - 39	\$519.94	9.30%	\$568.29	\$9.78	\$578.07
40 - 44	\$593.33	9.30%	\$648.51	\$11.13	\$659.64
45 - 49	\$702.90	9.30%	\$768.27	\$13.13	\$781.40
50 - 54	\$863.75	9.30%	\$944.08	\$16.07	\$960.15
55+	\$1,265.98	9.30%	\$1,383.72	\$23.43	\$1,407.15

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$359.61	9.30%	\$393.05	\$42.79	\$435.84
25 - 29	\$453.83	9.30%	\$496.04	\$53.91	\$549.95
30 - 34	\$492.09	9.30%	\$537.85	\$58.43	\$596.28
35 - 39	\$545.94	9.30%	\$596.71	\$64.78	\$661.49
40 - 44	\$623.00	9.30%	\$680.94	\$73.88	\$754.82
45 - 49	\$738.04	9.30%	\$806.68	\$87.45	\$894.13
50 - 54	\$906.94	9.30%	\$991.29	\$107.39	\$1,098.68
55+	\$1,329.27	9.30%	\$1,452.89	\$157.26	\$1,610.15

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

Option Flexible Blue 1500 With Out Maternity

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$132.20	9.30%	\$144.49	\$3.24	\$147.73
25 - 29	\$170.10	9.30%	\$185.92	\$4.05	\$189.97
30 - 34	\$189.53	9.30%	\$207.16	\$4.39	\$211.55
35 - 39	\$225.52	9.30%	\$246.49	\$4.86	\$251.35
40 - 44	\$260.27	9.30%	\$284.48	\$5.53	\$290.01
45 - 49	\$310.93	9.30%	\$339.85	\$6.53	\$346.38
50 - 54	\$392.35	9.30%	\$428.84	\$8.00	\$436.84
55+	\$577.11	9.30%	\$630.78	\$11.67	\$642.45

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$264.40	9.30%	\$288.99	\$6.48	\$295.47
25 - 29	\$340.21	9.30%	\$371.85	\$8.10	\$379.95
30 - 34	\$379.06	9.30%	\$414.31	\$8.77	\$423.08
35 - 39	\$451.03	9.30%	\$492.98	\$9.72	\$502.70
40 - 44	\$520.53	9.30%	\$568.94	\$11.07	\$580.01
45 - 49	\$621.85	9.30%	\$679.68	\$13.06	\$692.74
50 - 54	\$784.71	9.30%	\$857.69	\$16.00	\$873.69
55+	\$1,154.23	9.30%	\$1,261.57	\$23.33	\$1,284.90

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$277.61	9.30%	\$303.43	\$34.77	\$338.20
25 - 29	\$357.23	9.30%	\$390.45	\$44.47	\$434.92
30 - 34	\$398.03	9.30%	\$435.05	\$49.25	\$484.30
35 - 39	\$473.61	9.30%	\$517.66	\$57.77	\$575.43
40 - 44	\$546.57	9.30%	\$597.40	\$66.49	\$663.89
45 - 49	\$652.96	9.30%	\$713.69	\$79.23	\$792.92
50 - 54	\$823.96	9.30%	\$900.59	\$99.43	\$1,000.02
55+	\$1,211.94	9.30%	\$1,324.65	\$146.01	\$1,470.66

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

Option Flexible Blue 1500 With Maternity

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$303.97	9.30%	\$332.24	\$3.39	\$335.63
25 - 29	\$341.87	9.30%	\$373.66	\$4.21	\$377.87
30 - 34	\$361.30	9.30%	\$394.90	\$4.54	\$399.44
35 - 39	\$397.28	9.30%	\$434.23	\$5.02	\$439.25
40 - 44	\$432.03	9.30%	\$472.21	\$5.69	\$477.90
45 - 49	\$482.69	9.30%	\$527.58	\$6.68	\$534.26
50 - 54	\$564.12	9.30%	\$616.58	\$8.16	\$624.74
55+	\$748.88	9.30%	\$818.53	\$11.82	\$830.35

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$436.17	9.30%	\$476.73	\$6.63	\$483.36
25 - 29	\$511.98	9.30%	\$559.59	\$8.26	\$567.85
30 - 34	\$550.83	9.30%	\$602.06	\$8.92	\$610.98
35 - 39	\$622.80	9.30%	\$680.72	\$9.88	\$690.60
40 - 44	\$692.30	9.30%	\$756.68	\$11.22	\$767.90
45 - 49	\$793.62	9.30%	\$867.43	\$13.21	\$880.64
50 - 54	\$956.47	9.30%	\$1,045.42	\$16.16	\$1,061.58
55+	\$1,325.99	9.30%	\$1,449.31	\$23.49	\$1,472.80

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$449.38	9.30%	\$491.17	\$51.78	\$542.95
25 - 29	\$529.00	9.30%	\$578.20	\$61.48	\$639.68
30 - 34	\$569.79	9.30%	\$622.78	\$66.27	\$689.05
35 - 39	\$645.38	9.30%	\$705.40	\$74.78	\$780.18
40 - 44	\$718.34	9.30%	\$785.15	\$83.50	\$868.65
45 - 49	\$824.73	9.30%	\$901.43	\$96.25	\$997.68
50 - 54	\$995.73	9.30%	\$1,088.33	\$116.44	\$1,204.77
55+	\$1,383.70	9.30%	\$1,512.38	\$163.02	\$1,675.40

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

Option Flexible Blue 2500 With Out Maternity

ONE PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$60.58	9.30%	\$66.21	\$3.19	\$69.40
25 - 29	\$75.79	9.30%	\$82.84	\$3.99	\$86.83
30 - 34	\$82.40	9.30%	\$90.06	\$4.31	\$94.37
35 - 39	\$96.28	9.30%	\$105.23	\$4.77	\$110.00
40 - 44	\$109.18	9.30%	\$119.33	\$5.42	\$124.75
45 - 49	\$128.29	9.30%	\$140.22	\$6.40	\$146.62
50 - 54	\$161.04	9.30%	\$176.02	\$7.83	\$183.85
55+	\$236.88	9.30%	\$258.91	\$11.42	\$270.33

TWO PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$121.16	9.30%	\$132.43	\$6.38	\$138.81
25 - 29	\$151.57	9.30%	\$165.67	\$7.97	\$173.64
30 - 34	\$164.79	9.30%	\$180.12	\$8.62	\$188.74
35 - 39	\$192.56	9.30%	\$210.47	\$9.54	\$220.01
40 - 44	\$218.36	9.30%	\$238.67	\$10.85	\$249.52
45 - 49	\$256.59	9.30%	\$280.45	\$12.79	\$293.24
50 - 54	\$322.08	9.30%	\$352.03	\$15.67	\$367.70
55+	\$473.75	9.30%	\$517.81	\$22.84	\$540.65

FAMILY

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$127.21	9.30%	\$139.04	\$23.25	\$162.29
25 - 29	\$159.15	9.30%	\$173.95	\$29.09	\$203.04
30 - 34	\$173.03	9.30%	\$189.12	\$31.57	\$220.69
35 - 39	\$202.20	9.30%	\$221.00	\$36.27	\$257.27
40 - 44	\$229.28	9.30%	\$250.60	\$41.16	\$291.76
45 - 49	\$269.43	9.30%	\$294.49	\$48.41	\$342.90
50 - 54	\$338.20	9.30%	\$369.65	\$60.32	\$429.97
55+	\$497.44	9.30%	\$543.70	\$88.47	\$632.17

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

Option Flexible Blue 2500 With Maternity

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$155.84	9.30%	\$170.33	\$3.30	\$173.63
25 - 29	\$171.04	9.30%	\$186.95	\$4.09	\$191.04
30 - 34	\$177.65	9.30%	\$194.17	\$4.42	\$198.59
35 - 39	\$191.54	9.30%	\$209.35	\$4.88	\$214.23
40 - 44	\$204.44	9.30%	\$223.45	\$5.53	\$228.98
45 - 49	\$223.55	9.30%	\$244.34	\$6.50	\$250.84
50 - 54	\$256.30	9.30%	\$280.14	\$7.94	\$288.08
55+	\$332.14	9.30%	\$363.03	\$11.53	\$374.56

TWO PERSON					
	2010 RATE A	% of Increase B	Pre-Reform Rate C = A * (1 + B)	Healthcare Reform Change* D	Post-Reform PROPOSED RATE E = C + D
Under 25	\$216.42	9.30%	\$236.55	\$6.49	\$243.04
25 - 29	\$246.83	9.30%	\$269.79	\$8.08	\$277.87
30 - 34	\$260.05	9.30%	\$284.23	\$8.73	\$292.96
35 - 39	\$287.82	9.30%	\$314.59	\$9.65	\$324.24
40 - 44	\$313.62	9.30%	\$342.79	\$10.96	\$353.75
45 - 49	\$351.85	9.30%	\$384.57	\$12.90	\$397.47
50 - 54	\$417.34	9.30%	\$456.15	\$15.77	\$471.92
55+	\$569.01	9.30%	\$621.93	\$22.95	\$644.88

	FAMILY				
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$222.47	9.30%	\$243.16	\$35.22	\$278.38
25 - 29	\$254.41	9.30%	\$278.07	\$41.06	\$319.13
30 - 34	\$268.29	9.30%	\$293.24	\$43.54	\$336.78
35 - 39	\$297.46	9.30%	\$325.12	\$48.24	\$373.36
40 - 44	\$324.53	9.30%	\$354.71	\$53.13	\$407.84
45 - 49	\$364.69	9.30%	\$398.61	\$60.38	\$458.99
50 - 54	\$433.46	9.30%	\$473.77	\$72.28	\$546.05
55+	\$592.70	9.30%	\$647.82	\$100.45	\$748.27

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

SECTION II
TABLE 4F Revised

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
GROUP CONVERSION LEGACY
PROPOSED RATE CHANGES EFFECTIVE APRIL 1, 2011

	PROPOSED INCOME	CURRENT INCOME*	AMOUNT OF CHANGE	INDEX OF CHANGE
<u>Proposed</u>	\$133,063,352	\$124,358,273	\$8,705,079	1.0700

*Current Income uses December 2010 enrollment.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
GROUP CONVERSION LEGACY
RATE COMPARISON (UNSUBSIDIZED)
Effective: April 1, 2011

	2010 RATE A	% OF INCREASE B	Pre-Reform RATE C = A * (1 + B)	Healthcare Reform Change* D	Post-Reform PROPOSED RATE E = C + D
<u>OPTION A</u> 1 Person	\$659.13	7.00%	\$705.27	\$16.53	\$721.80
2 person	\$1,318.27	7.00%	\$1,410.55	\$33.06	\$1,443.61
Family	\$1,384.18	7.00%	\$1,481.07	\$208.80	\$1,689.87
Rider FC	\$230.71	N/A			
<u>OPTION B</u> 1 Person	\$432.12	7.00%	\$462.37	\$16.28	\$478.65
2 person	\$864.25	7.00%	\$924.75	\$32.55	\$957.30
Family	\$907.46	7.00%	\$970.98	\$149.56	\$1,120.54
Rider FC	\$151.25	N/A			
<u>OPTION C</u> 1 Person	\$340.89	7.00%	\$364.75	\$16.17	\$380.92
2 person	\$681.79	7.00%	\$729.52	\$32.35	\$761.87
Family	\$715.89	7.00%	\$766.00	\$125.75	\$891.75
Rider FC	\$119.32	N/A			
<u>OPTION D</u> 1 Person	\$337.83	7.00%	\$361.48	\$16.17	\$377.65
2 person	\$675.66	7.00%	\$722.96	\$32.34	\$755.30
Family	\$709.43	7.00%	\$759.09	\$124.95	\$884.04
Rider FC	\$118.25	N/A			
<u>OPTION E</u> 1 Person	\$442.04	7.00%	\$472.98	\$16.29	\$489.27
2 person	\$884.05	7.00%	\$945.93	\$32.57	\$978.50
Family	\$928.26	7.00%	\$993.24	\$152.15	\$1,145.39
Rider FC	\$154.70	N/A			
<u>OPTION F</u> 1 Person	\$610.22	7.00%	\$652.94	\$12.48	\$665.42
2 person	\$1,220.45	7.00%	\$1,305.88	\$24.96	\$1,330.84
Family	\$1,281.48	7.00%	\$1,371.18	\$186.73	\$1,557.91
Rider FC	\$213.58	N/A			
<u>OPTION G</u> 1 Person	\$284.64	7.00%	\$304.56	\$12.11	\$316.67
2 person	\$569.25	7.00%	\$609.10	\$24.23	\$633.33
Family	\$597.72	7.00%	\$639.56	\$101.76	\$741.32
Rider FC	\$99.61	N/A			
<u>OPTION M</u> 1 Person	\$65.31	7.00%	\$69.88	\$10.51	\$80.39
2 person	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A
Rider FC	N/A	N/A			
<u>OPTION N</u> 1 Person	\$169.65	7.00%	\$181.53	\$11.98	\$193.51
2 person	\$339.30	7.00%	\$363.05	\$23.97	\$387.02
Family	\$356.28	7.00%	\$381.22	\$71.76	\$452.98
Rider FC	\$59.38	N/A			
<u>OPTION O</u> 1 Person	\$55.46	7.00%	\$59.34	\$10.50	\$69.84
2 person	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A
Rider FC	N/A	N/A			
<u>OPTION P</u> 1 Person	\$155.14	7.00%	\$166.00	\$11.96	\$177.96
2 person	\$310.28	7.00%	\$332.00	\$23.94	\$355.94
Family	\$325.79	7.00%	\$348.60	\$67.97	\$416.57
Rider FC	\$54.30	N/A			

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
GROUP CONVERSION LEGACY
RATE COMPARISON (UNSUBSIDIZED)

Effective: April 1, 2011

INDIVIDUAL CARE BLUE (OPTION Q) - Policy Issues on or after 10/1/2

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$181.43	7.00%	\$194.13	\$3.32	\$197.45
25 - 29	\$227.62	7.00%	\$243.55	\$4.16	\$247.71
30 - 34	\$247.00	7.00%	\$264.29	\$4.50	\$268.79
35 - 39	\$274.29	7.00%	\$293.49	\$4.97	\$298.46
40 - 44	\$312.62	7.00%	\$334.50	\$5.65	\$340.15
45 - 49	\$369.75	7.00%	\$395.63	\$6.67	\$402.30
50 - 54	\$453.00	7.00%	\$484.71	\$8.16	\$492.87
55+	\$659.80	7.00%	\$705.99	\$11.89	\$717.88

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$362.85	7.00%	\$388.25	\$6.65	\$394.90
25 - 29	\$455.28	7.00%	\$487.15	\$8.31	\$495.46
30 - 34	\$494.01	7.00%	\$528.59	\$8.98	\$537.57
35 - 39	\$548.56	7.00%	\$586.96	\$9.94	\$596.90
40 - 44	\$625.25	7.00%	\$669.02	\$11.30	\$680.32
45 - 49	\$739.47	7.00%	\$791.23	\$13.33	\$804.56
50 - 54	\$906.02	7.00%	\$969.44	\$16.32	\$985.76
55+	\$1,319.58	7.00%	\$1,411.95	\$23.78	\$1,435.73

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$381.03	7.00%	\$407.70	\$54.62	\$462.32
25 - 29	\$478.05	7.00%	\$511.51	\$68.50	\$580.01
30 - 34	\$518.73	7.00%	\$555.04	\$74.29	\$629.33
35 - 39	\$576.00	7.00%	\$616.32	\$82.44	\$698.76
40 - 44	\$656.53	7.00%	\$702.49	\$93.94	\$796.43
45 - 49	\$776.46	7.00%	\$830.81	\$111.05	\$941.86
50 - 54	\$951.32	7.00%	\$1,017.91	\$136.04	\$1,153.95
55+	\$1,385.59	7.00%	\$1,482.58	\$198.16	\$1,680.74

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
GROUP CONVERSION LEGACY
RATE COMPARISON (UNSUBSIDIZED)

Effective: April 1, 2011

INDIVIDUAL CARE BLUE (OPTION Q) - Policy Issues prior to 10/1/200

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$170.66	7.00%	\$182.61	\$3.31	\$185.92
25 - 29	\$216.23	7.00%	\$231.37	\$4.14	\$235.51
30 - 34	\$235.42	7.00%	\$251.90	\$4.48	\$256.38
35 - 39	\$262.45	7.00%	\$280.82	\$4.95	\$285.77
40 - 44	\$300.36	7.00%	\$321.39	\$5.64	\$327.03
45 - 49	\$356.80	7.00%	\$381.78	\$6.65	\$388.43
50 - 54	\$439.00	7.00%	\$469.73	\$8.14	\$477.87
55+	\$643.00	7.00%	\$688.01	\$11.87	\$699.88

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$341.30	7.00%	\$365.19	\$6.62	\$371.81
25 - 29	\$432.50	7.00%	\$462.78	\$8.29	\$471.07
30 - 34	\$470.88	7.00%	\$503.84	\$8.96	\$512.80
35 - 39	\$524.90	7.00%	\$561.64	\$9.91	\$571.55
40 - 44	\$600.76	7.00%	\$642.81	\$11.27	\$654.08
45 - 49	\$713.59	7.00%	\$763.54	\$13.30	\$776.84
50 - 54	\$878.02	7.00%	\$939.48	\$16.29	\$955.77
55+	\$1,285.96	7.00%	\$1,375.98	\$23.74	\$1,399.72

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$358.39	7.00%	\$383.48	\$51.81	\$435.29
25 - 29	\$454.10	7.00%	\$485.89	\$65.52	\$551.41
30 - 34	\$494.44	7.00%	\$529.05	\$71.27	\$600.32
35 - 39	\$551.14	7.00%	\$589.72	\$79.35	\$669.07
40 - 44	\$630.81	7.00%	\$674.97	\$90.74	\$765.71
45 - 49	\$749.29	7.00%	\$801.74	\$107.68	\$909.42
50 - 54	\$921.93	7.00%	\$986.47	\$132.39	\$1,118.86
55+	\$1,350.28	7.00%	\$1,444.80	\$193.77	\$1,638.57

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
GROUP CONVERSION LEGACY
RATE COMPARISON (UNSUBSIDIZED)

Effective: April 1, 2011

Option Flexible Blue 1500 With Out Maternity

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$148.04	7.00%	\$158.40	\$3.29	\$161.69
25 - 29	\$191.33	7.00%	\$204.72	\$4.11	\$208.83
30 - 34	\$214.28	7.00%	\$229.28	\$4.46	\$233.74
35 - 39	\$255.78	7.00%	\$273.68	\$4.95	\$278.63
40 - 44	\$296.13	7.00%	\$316.86	\$5.63	\$322.49
45 - 49	\$354.82	7.00%	\$379.66	\$6.65	\$386.31
50 - 54	\$447.81	7.00%	\$479.16	\$8.15	\$487.31
55+	\$657.79	7.00%	\$703.84	\$11.89	\$715.73

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$296.06	7.00%	\$316.78	\$6.57	\$323.35
25 - 29	\$382.67	7.00%	\$409.46	\$8.23	\$417.69
30 - 34	\$428.55	7.00%	\$458.55	\$8.91	\$467.46
35 - 39	\$511.58	7.00%	\$547.39	\$9.89	\$557.28
40 - 44	\$592.26	7.00%	\$633.72	\$11.27	\$644.99
45 - 49	\$709.64	7.00%	\$759.31	\$13.30	\$772.61
50 - 54	\$895.65	7.00%	\$958.35	\$16.31	\$974.66
55+	\$1,315.61	7.00%	\$1,407.70	\$23.78	\$1,431.48

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$310.89	7.00%	\$332.65	\$45.91	\$378.56
25 - 29	\$401.79	7.00%	\$429.92	\$59.02	\$488.94
30 - 34	\$449.96	7.00%	\$481.46	\$65.75	\$547.21
35 - 39	\$537.17	7.00%	\$574.77	\$77.62	\$652.39
40 - 44	\$621.87	7.00%	\$665.40	\$89.63	\$755.03
45 - 49	\$745.15	7.00%	\$797.31	\$107.16	\$904.47
50 - 54	\$940.43	7.00%	\$1,006.26	\$134.69	\$1,140.95
55+	\$1,381.38	7.00%	\$1,478.08	\$197.64	\$1,675.72

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
GROUP CONVERSION LEGACY
RATE COMPARISON (UNSUBSIDIZED)

Effective: April 1, 2011

Option Flexible Blue 1500 With Maternity

ONE PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$341.38	7.00%	\$365.28	\$3.45	\$368.73
25 - 29	\$384.69	7.00%	\$411.62	\$4.27	\$415.89
30 - 34	\$407.64	7.00%	\$436.17	\$4.61	\$440.78
35 - 39	\$449.14	7.00%	\$480.58	\$5.09	\$485.67
40 - 44	\$489.49	7.00%	\$523.75	\$5.77	\$529.52
45 - 49	\$548.17	7.00%	\$586.54	\$6.77	\$593.31
50 - 54	\$641.17	7.00%	\$686.05	\$8.26	\$694.31
55+	\$851.15	7.00%	\$910.73	\$11.96	\$922.69

TWO PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$489.43	7.00%	\$523.69	\$6.71	\$530.40
25 - 29	\$576.02	7.00%	\$616.34	\$8.35	\$624.69
30 - 34	\$621.90	7.00%	\$665.43	\$9.02	\$674.45
35 - 39	\$704.95	7.00%	\$754.30	\$9.99	\$764.29
40 - 44	\$785.62	7.00%	\$840.61	\$11.35	\$851.96
45 - 49	\$903.00	7.00%	\$966.21	\$13.36	\$979.57
50 - 54	\$1,089.01	7.00%	\$1,165.24	\$16.34	\$1,181.58
55+	\$1,508.96	7.00%	\$1,614.59	\$23.74	\$1,638.33

FAMILY

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$504.24	7.00%	\$539.54	\$60.53	\$600.07
25 - 29	\$595.15	7.00%	\$636.81	\$71.96	\$708.77
30 - 34	\$643.32	7.00%	\$688.35	\$77.79	\$766.14
35 - 39	\$730.54	7.00%	\$781.68	\$88.03	\$869.71
40 - 44	\$815.22	7.00%	\$872.29	\$98.46	\$970.75
45 - 49	\$938.49	7.00%	\$1,004.18	\$113.69	\$1,117.87
50 - 54	\$1,133.79	7.00%	\$1,213.16	\$137.58	\$1,350.74
55+	\$1,574.74	7.00%	\$1,684.97	\$192.31	\$1,877.28

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
GROUP CONVERSION LEGACY
RATE COMPARISON (UNSUBSIDIZED)

Effective: April 1, 2011

Option Flexible Blue 2500 With Out Maternity

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$68.86	7.00%	\$73.68	\$3.20	\$76.88
25 - 29	\$86.32	7.00%	\$92.36	\$4.00	\$96.36
30 - 34	\$94.11	7.00%	\$100.70	\$4.33	\$105.03
35 - 39	\$110.17	7.00%	\$117.88	\$4.78	\$122.66
40 - 44	\$125.12	7.00%	\$133.88	\$5.44	\$139.32
45 - 49	\$147.27	7.00%	\$157.58	\$6.42	\$164.00
50 - 54	\$184.83	7.00%	\$197.77	\$7.86	\$205.63
55+	\$271.59	7.00%	\$290.60	\$11.46	\$302.06

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$137.73	7.00%	\$147.37	\$6.39	\$153.76
25 - 29	\$172.65	7.00%	\$184.74	\$7.99	\$192.73
30 - 34	\$188.22	7.00%	\$201.40	\$8.64	\$210.04
35 - 39	\$220.34	7.00%	\$235.76	\$9.57	\$245.33
40 - 44	\$250.24	7.00%	\$267.76	\$10.88	\$278.64
45 - 49	\$294.54	7.00%	\$315.16	\$12.83	\$327.99
50 - 54	\$369.67	7.00%	\$395.55	\$15.72	\$411.27
55+	\$543.18	7.00%	\$581.20	\$22.91	\$604.11

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$144.62	7.00%	\$154.74	\$25.24	\$179.98
25 - 29	\$181.28	7.00%	\$193.97	\$31.62	\$225.59
30 - 34	\$197.64	7.00%	\$211.47	\$34.39	\$245.86
35 - 39	\$231.36	7.00%	\$247.56	\$39.61	\$287.17
40 - 44	\$262.76	7.00%	\$281.15	\$45.00	\$326.15
45 - 49	\$309.28	7.00%	\$330.93	\$53.00	\$383.93
50 - 54	\$388.16	7.00%	\$415.33	\$66.06	\$481.39
55+	\$570.34	7.00%	\$610.26	\$96.85	\$707.11

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
GROUP CONVERSION LEGACY
RATE COMPARISON (UNSUBSIDIZED)

Effective: April 1, 2011

Option Flexible Blue 2500 With Maternity

ONE PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$179.55	7.00%	\$192.12	\$3.29	\$195.41
25 - 29	\$197.01	7.00%	\$210.80	\$4.09	\$214.89
30 - 34	\$204.79	7.00%	\$219.13	\$4.42	\$223.55
35 - 39	\$220.85	7.00%	\$236.31	\$4.87	\$241.18
40 - 44	\$235.81	7.00%	\$252.32	\$5.53	\$257.85
45 - 49	\$257.95	7.00%	\$276.01	\$6.50	\$282.51
50 - 54	\$295.52	7.00%	\$316.21	\$7.93	\$324.14
55+	\$382.28	7.00%	\$409.04	\$11.51	\$420.55

TWO PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$248.42	7.00%	\$265.81	\$6.48	\$272.29
25 - 29	\$283.33	7.00%	\$303.16	\$8.07	\$311.23
30 - 34	\$298.90	7.00%	\$319.82	\$8.72	\$328.54
35 - 39	\$331.02	7.00%	\$354.19	\$9.64	\$363.83
40 - 44	\$360.92	7.00%	\$386.18	\$10.94	\$397.12
45 - 49	\$405.23	7.00%	\$433.60	\$12.89	\$446.49
50 - 54	\$480.36	7.00%	\$513.99	\$15.76	\$529.75
55+	\$653.86	7.00%	\$699.63	\$22.92	\$722.55

FAMILY

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$255.31	7.00%	\$273.18	\$34.24	\$307.42
25 - 29	\$291.96	7.00%	\$312.40	\$39.93	\$352.33
30 - 34	\$308.32	7.00%	\$329.90	\$42.40	\$372.30
35 - 39	\$342.05	7.00%	\$365.99	\$46.99	\$412.98
40 - 44	\$373.44	7.00%	\$399.58	\$51.80	\$451.38
45 - 49	\$419.96	7.00%	\$449.36	\$58.92	\$508.28
50 - 54	\$498.85	7.00%	\$533.77	\$70.51	\$604.28
55+	\$681.03	7.00%	\$728.70	\$97.91	\$826.61

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children coverage of dependents up to age 26, and coverage of comprehensive preventative services.

TABLE 1A

**BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL**

PROPOSED MONTHLY PREMIUM RATES

For Business Enrolled in Period 4/1/2009- 6/30/2009

Effective Date 4/01/2011

Attained <u>Age</u>	<u>IC Blue +</u>	<u>Flexible Blue II</u>		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$186.47	\$140.95	\$87.36	\$59.99
25 - 29	\$221.19	\$170.25	\$105.26	\$73.05
30 - 34	\$265.42	\$210.66	\$131.80	\$92.05
35 - 39	\$290.57	\$238.02	\$152.54	\$107.86
40 - 44	\$326.54	\$276.21	\$181.43	\$131.53
45 - 49	\$378.64	\$328.83	\$219.06	\$158.72
50 - 54	\$485.97	\$433.55	\$292.40	\$215.15
55+	\$716.27	\$650.42	\$438.52	\$326.27
Child*	\$111.00	\$79.92	\$53.60	\$39.22

Maternity	\$272.97	\$210.26
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Family Status <u>Rate Factor</u>	<u>Flexible Blue II</u>		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1B

**BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL**

PROPOSED MONTHLY PREMIUM RATES
For Business Enrolled in Period 7/1/2009- 9/30/2009
Effective Date 4/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$191.96	\$145.74	\$90.44	\$62.15
25 - 29	\$227.87	\$176.05	\$108.97	\$75.72
30 - 34	\$273.58	\$217.86	\$136.50	\$95.46
35 - 39	\$299.58	\$246.14	\$157.98	\$111.83
40 - 44	\$336.67	\$285.59	\$187.83	\$136.34
45 - 49	\$390.52	\$340.02	\$226.83	\$164.55
50 - 54	\$501.41	\$448.32	\$302.78	\$223.10
55+	\$739.52	\$672.76	\$454.31	\$338.54
Child*	\$113.28	\$81.94	\$54.94	\$40.16

Maternity	\$272.97	\$210.26
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1C

BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL
PROPOSED MONTHLY PREMIUM RATES
For Business Enrolled in Period 10/1/2009- 12/31/2009
Effective Date 4/01/2011

Attained <u>Age</u>	<u>IC Blue +</u>	<u>Flexible Blue II</u>		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$197.79	\$150.63	\$93.58	\$64.37
25 - 29	\$234.94	\$182.00	\$112.80	\$78.45
30 - 34	\$282.24	\$225.27	\$141.32	\$98.94
35 - 39	\$309.10	\$254.50	\$163.56	\$115.92
40 - 44	\$347.42	\$295.24	\$194.41	\$141.26
45 - 49	\$403.10	\$351.53	\$234.82	\$170.55
50 - 54	\$517.75	\$463.50	\$313.47	\$231.23
55+	\$764.16	\$695.75	\$470.51	\$351.10
Child*	\$115.69	\$84.02	\$56.30	\$41.12

Maternity	\$272.97	\$210.26
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Family Status <u>Rate Factor</u>	<u>Flexible Blue II</u>		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE ID

**BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL**

PROPOSED MONTHLY PREMIUM RATES

For Business Enrolled in Period 1/1/2010- 3/31/2010

Effective Date 4/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$203.64	\$155.68	\$96.82	\$66.71
25 - 29	\$242.01	\$188.12	\$116.72	\$81.34
30 - 34	\$290.91	\$232.88	\$146.29	\$102.61
35 - 39	\$318.64	\$263.10	\$169.28	\$120.23
40 - 44	\$358.14	\$305.15	\$201.18	\$146.46
45 - 49	\$415.68	\$363.35	\$243.02	\$176.85
50 - 54	\$534.11	\$479.11	\$324.41	\$239.80
55+	\$788.80	\$719.35	\$487.15	\$364.33
Child*	\$118.11	\$86.16	\$57.71	\$42.12

Maternity	\$272.97	\$210.26
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1E

**BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL**

PROPOSED MONTHLY PREMIUM RATES

For Business Enrolled in Period 4/1/2010- 6/30/2010

Effective Date 4/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$209.78	\$161.01	\$100.23	\$69.10
25 - 29	\$249.48	\$194.58	\$120.84	\$84.27
30 - 34	\$300.05	\$240.90	\$151.49	\$106.35
35 - 39	\$328.69	\$272.15	\$175.30	\$124.61
40 - 44	\$369.47	\$315.59	\$208.28	\$151.76
45 - 49	\$428.96	\$375.82	\$251.62	\$183.29
50 - 54	\$551.36	\$495.57	\$335.92	\$248.55
55+	\$814.79	\$744.25	\$504.66	\$377.85
Child*	\$120.67	\$88.44	\$59.18	\$43.16

Maternity	\$272.97	\$210.26
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1F

**BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL**

PROPOSED MONTHLY PREMIUM RATES

For Business Enrolled in Period 7/1/2010- 9/30/2010

Effective Date 7/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$209.78	\$161.01	\$100.23	\$69.10
25 - 29	\$249.48	\$194.58	\$120.84	\$84.27
30 - 34	\$300.05	\$240.90	\$151.49	\$106.35
35 - 39	\$328.69	\$272.15	\$175.30	\$124.61
40 - 44	\$369.47	\$315.59	\$208.28	\$151.76
45 - 49	\$428.96	\$375.82	\$251.62	\$183.29
50 - 54	\$551.36	\$495.57	\$335.92	\$248.55
55+	\$814.79	\$744.25	\$504.66	\$377.85
Child*	\$120.67	\$88.44	\$59.18	\$43.16

Maternity	\$272.97	\$210.26
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1G

BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL
PROPOSED MONTHLY PREMIUM RATES
For Business Enrolled in Period 10/1/2010- 12/31/2010
Effective Date 10/01/2011

Attained		Flexible Blue II		
<u>Age</u>	<u>IC Blue +</u>	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$209.78	\$161.01	\$100.23	\$69.10
25 - 29	\$249.48	\$194.58	\$120.84	\$84.27
30 - 34	\$300.05	\$240.90	\$151.49	\$106.35
35 - 39	\$328.69	\$272.15	\$175.30	\$124.61
40 - 44	\$369.47	\$315.59	\$208.28	\$151.76
45 - 49	\$428.96	\$375.82	\$251.62	\$183.29
50 - 54	\$551.36	\$495.57	\$335.92	\$248.55
55+	\$814.79	\$744.25	\$504.66	\$377.85
Child*	\$120.67	\$88.44	\$59.18	\$43.16
Maternity		\$272.97	\$210.26	
Family Status		Flexible Blue II		
<u>Rate Factor</u>		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person		0.95	0.90	0.85
Family		0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1H

**BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL**

PROPOSED MONTHLY PREMIUM RATES
For Business Enrolled in Period 1/1/2011- 3/31/2011
Effective Date 1/01/2012

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$209.78	\$161.01	\$100.23	\$69.10
25 - 29	\$249.48	\$194.58	\$120.84	\$84.27
30 - 34	\$300.05	\$240.90	\$151.49	\$106.35
35 - 39	\$328.69	\$272.15	\$175.30	\$124.61
40 - 44	\$369.47	\$315.59	\$208.28	\$151.76
45 - 49	\$428.96	\$375.82	\$251.62	\$183.29
50 - 54	\$551.36	\$495.57	\$335.92	\$248.55
55+	\$814.79	\$744.25	\$504.66	\$377.85
Child*	\$120.67	\$88.44	\$59.18	\$43.16

Maternity	\$272.97	\$210.26
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE II

**BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL**

PROPOSED MONTHLY PREMIUM RATES

New Business in Period 4/01/2011-6/30/2011

Effective Date 4/1/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$209.78	\$161.01	\$100.23	\$69.10
25 - 29	\$249.48	\$194.58	\$120.84	\$84.27
30 - 34	\$300.05	\$240.90	\$151.49	\$106.35
35 - 39	\$328.69	\$272.15	\$175.30	\$124.61
40 - 44	\$369.47	\$315.59	\$208.28	\$151.76
45 - 49	\$428.96	\$375.82	\$251.62	\$183.29
50 - 54	\$551.36	\$495.57	\$335.92	\$248.55
55+	\$814.79	\$744.25	\$504.66	\$377.85
Child*	\$120.67	\$88.44	\$59.18	\$43.16

New Business in Period 7/01/2011-9/30/2011

Effective Date 7/1/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$214.90	\$165.45	\$103.13	\$71.23
25 - 29	\$255.68	\$199.95	\$124.33	\$86.87
30 - 34	\$307.61	\$247.55	\$155.87	\$109.63
35 - 39	\$337.02	\$279.66	\$180.37	\$128.45
40 - 44	\$378.91	\$324.30	\$214.30	\$156.43
45 - 49	\$440.00	\$386.19	\$258.89	\$188.94
50 - 54	\$565.71	\$509.25	\$345.63	\$256.21
55+	\$836.25	\$764.79	\$519.24	\$389.49
Child*	\$123.39	\$90.88	\$60.89	\$44.49

Maternity	\$272.97	\$210.26
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1J

BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL
PROPOSED MONTHLY PREMIUM RATES
New Business in Period 10/01/2011-12/31/2011
Effective Date 10/1/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$220.18	\$170.01	\$106.11	\$73.43
25 - 29	\$262.06	\$205.46	\$127.93	\$89.55
30 - 34	\$315.40	\$254.37	\$160.38	\$113.01
35 - 39	\$345.61	\$287.36	\$185.59	\$132.41
40 - 44	\$388.62	\$333.23	\$220.51	\$161.26
45 - 49	\$451.37	\$396.83	\$266.39	\$194.76
50 - 54	\$580.48	\$523.27	\$355.64	\$264.11
55+	\$858.34	\$785.85	\$534.28	\$401.50
Child*	\$126.19	\$93.38	\$62.65	\$45.86

New Business in Period 1/01/2012-3/31/2012
Effective Date 1/1/2012

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$225.59	\$174.70	\$109.18	\$75.69
25 - 29	\$268.60	\$211.12	\$131.63	\$92.30
30 - 34	\$323.38	\$261.38	\$165.02	\$116.49
35 - 39	\$354.40	\$295.28	\$190.95	\$136.49
40 - 44	\$398.58	\$342.42	\$226.88	\$166.22
45 - 49	\$463.03	\$407.76	\$274.09	\$200.76
50 - 54	\$595.62	\$537.69	\$365.92	\$272.24
55+	\$881.00	\$807.51	\$549.73	\$413.86
Child*	\$129.06	\$95.96	\$64.46	\$47.27

Maternity	\$272.97	\$210.26
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1K

BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL
PROPOSED MONTHLY PREMIUM RATES
 New Business in Period 4/1/2012-6/30/2012
 Effective Date 4/1/2012

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$231.15	\$179.53	\$112.34	\$78.02
25 - 29	\$275.32	\$216.96	\$135.44	\$95.15
30 - 34	\$331.58	\$268.60	\$169.79	\$120.08
35 - 39	\$363.45	\$303.45	\$196.48	\$140.70
40 - 44	\$408.82	\$351.88	\$233.44	\$171.35
45 - 49	\$475.01	\$419.04	\$282.02	\$206.95
50 - 54	\$611.19	\$552.56	\$376.50	\$280.64
55+	\$904.28	\$829.84	\$565.62	\$426.63
Child*	\$132.01	\$98.61	\$66.33	\$48.73
Maternity		\$272.97	\$210.26	
Family Status Rate Factor		Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person		0.95	0.90	0.85
Family		0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1L

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
QUARTER TREND UPDATES**
New Businesses**

Premium Update

Effective Date	Deductible Level			
	IC Blue+*	FB II 1500	FB II 2500	FB II 5000
04/01/11	1.000	1.000	1.000	1.000
07/01/11	1.025	1.026	1.027	1.029
10/01/11	1.051	1.052	1.055	1.059
01/01/12	1.078	1.080	1.084	1.089
04/01/12	1.105	1.107	1.113	1.121

* Only applies to medical portion of the premium.

** Based on 8.7% base trend.

** New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.

BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL
SUMMARY OF RATE CHANGES

Premium Rates by Quarterly Issue Cohort - Age 30 - IC Blue+ Plan*

	New Business**									
	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011
Medical	\$219.99	\$227.46	\$235.38	\$243.31	\$251.67	\$251.67	\$251.67	\$251.67	\$275.08	\$282.50
Dental&Vision F	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
National Healthcare Reform								\$4.97	\$4.97	\$5.11
Total	\$239.99	\$247.46	\$255.38	\$263.31	\$271.67	\$271.67	\$271.67	\$276.64	\$300.05	\$307.61
									\$315.40	\$323.38
	Renewals									
	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011
Medical	\$239.99	\$239.99	\$239.99	\$239.99	\$239.99	\$239.99	\$239.99	\$244.96	\$265.42	\$265.42
Dental&Vision F	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
National Healthcare Reform								\$251.43	\$273.58	\$273.58
Total	\$259.99	\$259.99	\$259.99	\$259.99	\$259.99	\$259.99	\$259.99	\$264.96	\$285.42	\$285.42
									\$285.42	\$285.42
	New Business**									
	4/1/2011	7/1/2011	10/1/2011	1/1/2012	4/1/2012	7/1/2012	10/1/2012	1/1/2013	4/1/2013	7/1/2013
Medical	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64
Dental&Vision F	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
National Healthcare Reform								\$251.43	\$273.58	\$273.58
Total	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64
									\$296.64	\$296.64
	Renewals									
	4/1/2011	7/1/2011	10/1/2011	1/1/2012	4/1/2012	7/1/2012	10/1/2012	1/1/2013	4/1/2013	7/1/2013
Medical	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64
Dental&Vision F	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
National Healthcare Reform								\$251.43	\$273.58	\$273.58
Total	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64	\$296.64
									\$296.64	\$296.64

* IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

** New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.

	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
New Business*												
Medical	\$188.24	\$194.83	\$201.61	\$208.57	\$215.91	\$215.91	\$215.91	\$215.91	\$235.99	\$242.50	\$249.18	\$256.05
National Healthcare Reform									\$4.91	\$5.05	\$5.19	\$5.33
Total	\$188.24	\$194.83	\$201.61	\$208.57	\$215.91	\$215.91	\$215.91	\$220.82	\$240.90	\$247.55	\$254.37	\$261.38

	4/1/2011	7/1/2011	10/1/2011	1/1/2012
New Business*	9.1%	12.1%	15.2%	18.4%

Renewals	4/1/2011	7/1/2011	10/1/2011	1/1/2012
4/1/2009	<u>9.1%</u>			
7/1/2009	<u>9.1%</u>			
10/1/2009	<u>9.1%</u>			
1/1/2010	<u>9.1%</u>			
4/1/2010	<u>9.1%</u>			
7/1/2010		<u>9.1%</u>		
10/1/2010			<u>9.1%</u>	
1/1/2011				<u>9.1%</u>

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BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL
SUMMARY OF RATE CHANGES

Premium Rates by Quarterly Issue Cohort - Age 30 - FBII 2500 Plan

<div>New Business*</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	\$116.18	\$120.48	\$124.89	\$129.43	\$134.19	\$134.19	\$134.19	\$134.19	\$134.19	\$146.67	\$150.91	\$155.28
	\$116.18	\$120.48	\$124.89	\$129.43	\$134.19	\$134.19	\$134.19	\$134.19	\$134.19	\$146.67	\$150.91	\$155.28
	\$116.18	\$120.48	\$124.89	\$129.43	\$134.19	\$134.19	\$134.19	\$134.19	\$134.19	\$146.67	\$150.91	\$155.28
Medical									\$4.82	\$4.82	\$4.96	\$5.10
National Healthcare Reform												
Total	\$116.18	\$120.48	\$124.89	\$129.43	\$134.19	\$134.19	\$134.19	\$134.19	\$139.01	\$151.49	\$155.87	\$160.38
											\$165.02	\$165.02
<div>Renewals</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	\$116.18	\$116.18	\$116.18	\$116.18	\$116.18	\$116.18	\$116.18	\$121.00	\$131.80	\$131.80	\$131.80	\$131.80
		\$120.48	\$120.48	\$120.48	\$120.48	\$120.48	\$120.48	\$125.30	\$136.50	\$136.50	\$136.50	\$136.50
			\$124.89	\$124.89	\$124.89	\$124.89	\$124.89	\$129.71	\$141.32	\$141.32	\$141.32	\$141.32
				\$129.43	\$129.43	\$129.43	\$129.43	\$134.25	\$146.29	\$146.29	\$146.29	\$146.29
					\$134.19	\$134.19	\$134.19	\$139.01	\$151.49	\$151.49	\$151.49	\$151.49
						\$134.19	\$134.19	\$139.01	\$151.49	\$151.49	\$151.49	\$151.49
							\$134.19	\$139.01	\$151.49	\$151.49	\$151.49	\$151.49
								\$139.01	\$151.49	\$151.49	\$151.49	\$151.49
									\$139.01	\$151.49	\$151.49	\$151.49
										\$139.01	\$151.49	\$151.49
											\$139.01	\$151.49
<div>New Business*</div>	4/1/2011	7/1/2011	10/1/2011	1/1/2012								
	9.0%	12.1%	15.4%	18.7%								
<div>Renewals</div>	4/1/2011	7/1/2011	10/1/2011	1/1/2012								
	8.9%											
	8.9%											
	9.0%											
	9.0%											
	9.0%											
	9.0%											
		9.0%										
			9.0%									

* New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.

BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL
SUMMARY OF RATE CHANGES

Premium Rates by By Quarterly Issue Cohort - Age 30 - FBII 5000 Plan

<div>New Business*</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012		
	Medical	\$79.84	\$82.96	\$86.15	\$89.51	\$92.93	\$92.93	\$92.93	\$4.78	\$92.93	\$101.57	\$104.70	\$107.93	\$111.25
	National Healthcare Reform													\$5.24
	Total	\$79.84	\$82.96	\$86.15	\$89.51	\$92.93	\$92.93	\$92.93	\$97.71	\$106.35	\$109.63	\$113.01	\$116.49	
<div>Renewals</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012		
	4/1/2009	\$79.84	\$79.84	\$79.84	\$79.84	\$79.84	\$79.84	\$84.62	\$92.05	\$92.05	\$92.05	\$92.05		
	7/1/2009	\$82.96	\$82.96	\$82.96	\$82.96	\$82.96	\$82.96	\$87.74	\$95.46	\$95.46	\$95.46	\$95.46		
	10/1/2009	\$86.15	\$86.15	\$86.15	\$86.15	\$86.15	\$86.15	\$90.93	\$98.94	\$98.94	\$98.94	\$98.94		
	1/1/2010		\$89.51	\$89.51	\$89.51	\$89.51	\$89.51	\$94.29	\$102.61	\$102.61	\$102.61	\$102.61		
	4/1/2010			\$92.93	\$92.93	\$92.93	\$92.93	\$97.71	\$106.35	\$106.35	\$106.35	\$106.35		
	7/1/2010				\$92.93	\$92.93	\$92.93	\$97.71	\$97.71	\$106.35	\$106.35	\$106.35		
	10/1/2010					\$92.93	\$92.93	\$97.71	\$97.71	\$97.71	\$106.35	\$106.35		
1/1/2011								\$97.71	\$97.71	\$97.71	\$97.71	\$106.35		
<div>New Business*</div>	4/1/2011	7/1/2011	10/1/2011	1/1/2012										
	8.8%	12.2%	15.7%	19.2%										
<div>Renewals</div>	4/1/2011	7/1/2011	10/1/2011	1/1/2012										
	4/1/2009	8.8%												
	7/1/2009	8.8%												
	10/1/2009	8.8%												
	1/1/2010	8.8%												
	4/1/2010	8.8%												
7/1/2010		8.8%												
10/1/2010			8.8%											
1/1/2011				8.8%										

* New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.

TABLE 1A

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES**

For Business Enrolled in Period 4/1/2009- 6/30/2009

Effective Date 4/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$197.60	\$151.69	\$93.89	\$64.36
25 - 29	\$235.05	\$183.28	\$113.17	\$78.42
30 - 34	\$282.73	\$226.84	\$141.79	\$98.91
35 - 39	\$309.78	\$256.28	\$164.10	\$115.89
40 - 44	\$348.36	\$297.27	\$195.05	\$141.22
45 - 49	\$404.54	\$353.98	\$235.57	\$170.49
50 - 54	\$520.09	\$466.74	\$314.47	\$231.16
55+	\$768.45	\$700.62	\$472.05	\$351.00
Child*	\$115.43	\$85.41	\$57.01	\$41.51

Maternity	\$267.22	\$205.84
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1B

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES**

For Business Enrolled in Period 7/1/2009- 9/30/2009

Effective Date 4/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$203.48	\$156.85	\$97.21	\$66.69
25 - 29	\$242.20	\$189.53	\$117.18	\$81.29
30 - 34	\$291.48	\$234.61	\$146.85	\$102.57
35 - 39	\$319.43	\$265.04	\$169.96	\$120.18
40 - 44	\$359.24	\$307.38	\$201.96	\$146.41
45 - 49	\$417.30	\$366.05	\$243.96	\$176.79
50 - 54	\$536.68	\$482.66	\$325.69	\$239.73
55+	\$793.49	\$724.71	\$489.07	\$364.24
Child*	\$117.84	\$87.59	\$58.45	\$42.51

Maternity	\$267.22	\$205.84
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1C

BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES
For Business Enrolled in Period 10/1/2009- 12/31/2009
Effective Date 4/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$209.69	\$162.13	\$100.61	\$69.10
25 - 29	\$249.76	\$195.95	\$121.31	\$84.25
30 - 34	\$300.77	\$242.60	\$152.06	\$106.34
35 - 39	\$329.64	\$274.06	\$175.99	\$124.60
40 - 44	\$370.77	\$317.78	\$209.07	\$151.73
45 - 49	\$430.80	\$378.46	\$252.57	\$183.27
50 - 54	\$554.26	\$499.04	\$337.19	\$248.51
55+	\$819.99	\$749.49	\$506.56	\$377.79
Child*	\$120.36	\$89.84	\$59.91	\$43.56

Maternity	\$267.22	\$205.84
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE ID

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES**
For Business Enrolled in Period 1/1/2010- 3/31/2010
Effective Date 4/01/2011

Attained <u>Age</u>	<u>IC Blue +</u>	<u>Flexible Blue II</u>		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$215.93	\$167.58	\$104.08	\$71.60
25 - 29	\$257.33	\$202.55	\$125.54	\$87.34
30 - 34	\$310.05	\$250.81	\$157.40	\$110.29
35 - 39	\$339.86	\$283.31	\$182.15	\$129.22
40 - 44	\$382.29	\$328.47	\$216.36	\$157.32
45 - 49	\$444.32	\$391.23	\$261.40	\$190.03
50 - 54	\$571.84	\$515.87	\$349.00	\$257.74
55+	\$846.49	\$774.96	\$524.51	\$392.05
Child*	\$122.90	\$92.14	\$61.43	\$44.64

Maternity	\$267.22	\$205.84
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Family Status <u>Rate Factor</u>	<u>Flexible Blue II</u>		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1E

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES**

For Business Enrolled in Period 4/1/2010- 6/30/2010
Effective Date 4/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$222.51	\$173.32	\$107.76	\$74.18
25 - 29	\$265.32	\$209.53	\$129.98	\$90.52
30 - 34	\$319.84	\$259.46	\$163.02	\$114.34
35 - 39	\$350.66	\$293.08	\$188.65	\$133.96
40 - 44	\$394.45	\$339.74	\$224.01	\$163.04
45 - 49	\$458.60	\$404.68	\$270.70	\$196.99
50 - 54	\$590.39	\$533.61	\$361.43	\$267.20
55+	\$874.47	\$801.82	\$543.38	\$406.62
Child*	\$125.61	\$94.58	\$63.02	\$45.75

Maternity	\$267.22	\$205.84
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1F

BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES
For Business Enrolled in Period 7/1/2010- 9/30/2010
Effective Date 7/01/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$222.51	\$173.32	\$107.76	\$74.18
25 - 29	\$265.32	\$209.53	\$129.98	\$90.52
30 - 34	\$319.84	\$259.46	\$163.02	\$114.34
35 - 39	\$350.66	\$293.08	\$188.65	\$133.96
40 - 44	\$394.45	\$339.74	\$224.01	\$163.04
45 - 49	\$458.60	\$404.68	\$270.70	\$196.99
50 - 54	\$590.39	\$533.61	\$361.43	\$267.20
55+	\$874.47	\$801.82	\$543.38	\$406.62
Child*	\$125.61	\$94.58	\$63.02	\$45.75

Maternity	\$267.22	\$205.84
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1G

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES**
For Business Enrolled in Period 10/1/2010- 12/31/2010
Effective Date 10/01/2011

Attained <u>Age</u>	<u>IC Blue +</u>	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$222.51	\$173.32	\$107.76	\$74.18
25 - 29	\$265.32	\$209.53	\$129.98	\$90.52
30 - 34	\$319.84	\$259.46	\$163.02	\$114.34
35 - 39	\$350.66	\$293.08	\$188.65	\$133.96
40 - 44	\$394.45	\$339.74	\$224.01	\$163.04
45 - 49	\$458.60	\$404.68	\$270.70	\$196.99
50 - 54	\$590.39	\$533.61	\$361.43	\$267.20
55+	\$874.47	\$801.82	\$543.38	\$406.62
Child*	\$125.61	\$94.58	\$63.02	\$45.75
Maternity		\$267.22	\$205.84	
Family Status <u>Rate Factor</u>		Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person		0.95	0.90	0.85
Family		0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE IH

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES**

For Business Enrolled in Period 1/1/2011- 3/31/2011
Effective Date 1/01/2012

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$222.51	\$173.32	\$107.76	\$74.18
25 - 29	\$265.32	\$209.53	\$129.98	\$90.52
30 - 34	\$319.84	\$259.46	\$163.02	\$114.34
35 - 39	\$350.66	\$293.08	\$188.65	\$133.96
40 - 44	\$394.45	\$339.74	\$224.01	\$163.04
45 - 49	\$458.60	\$404.68	\$270.70	\$196.99
50 - 54	\$590.39	\$533.61	\$361.43	\$267.20
55+	\$874.47	\$801.82	\$543.38	\$406.62
Child*	\$125.61	\$94.58	\$63.02	\$45.75

Maternity	\$267.22	\$205.84
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Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE II

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES**
New Business in Period 4/01/2011-6/30/2011
Effective Date 4/1/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$222.51	\$173.32	\$107.76	\$74.18
25 - 29	\$265.32	\$209.53	\$129.98	\$90.52
30 - 34	\$319.84	\$259.46	\$163.02	\$114.34
35 - 39	\$350.66	\$293.08	\$188.65	\$133.96
40 - 44	\$394.45	\$339.74	\$224.01	\$163.04
45 - 49	\$458.60	\$404.68	\$270.70	\$196.99
50 - 54	\$590.39	\$533.61	\$361.43	\$267.20
55+	\$874.47	\$801.82	\$543.38	\$406.62
Child*	\$125.61	\$94.58	\$63.02	\$45.75

New Business in Period 7/01/2011-9/30/2011
Effective Date 7/1/2011

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$227.63	\$177.81	\$110.68	\$76.32
25 - 29	\$271.53	\$214.96	\$133.50	\$93.14
30 - 34	\$327.43	\$266.18	\$167.44	\$117.64
35 - 39	\$359.03	\$300.67	\$193.76	\$137.83
40 - 44	\$403.92	\$348.54	\$230.08	\$167.75
45 - 49	\$469.70	\$415.16	\$278.04	\$202.68
50 - 54	\$604.82	\$547.43	\$371.22	\$274.92
55+	\$896.09	\$822.59	\$558.11	\$418.37
Child*	\$128.28	\$97.03	\$64.73	\$47.07

Maternity \$267.22 \$205.84

Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1J

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES
New Business in Period 10/01/2011-12/31/2011
Effective Date 10/1/2011**

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$232.90	\$182.40	\$113.69	\$78.53
25 - 29	\$277.90	\$220.51	\$137.13	\$95.83
30 - 34	\$335.22	\$273.06	\$171.99	\$121.05
35 - 39	\$367.62	\$308.44	\$199.03	\$141.82
40 - 44	\$413.66	\$357.54	\$236.33	\$172.61
45 - 49	\$481.10	\$425.89	\$285.59	\$208.55
50 - 54	\$619.65	\$561.57	\$381.31	\$282.88
55+	\$918.30	\$843.84	\$573.27	\$430.49
Child*	\$131.03	\$99.54	\$66.49	\$48.44

**New Business in Period 1/01/2012-3/31/2012
Effective Date 1/1/2012**

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$238.29	\$187.12	\$116.77	\$80.80
25 - 29	\$284.43	\$226.21	\$140.85	\$98.60
30 - 34	\$343.20	\$280.11	\$176.65	\$124.55
35 - 39	\$376.42	\$316.41	\$204.42	\$145.92
40 - 44	\$423.62	\$366.78	\$242.74	\$177.60
45 - 49	\$492.77	\$436.89	\$293.33	\$214.58
50 - 54	\$634.82	\$576.09	\$391.65	\$291.06
55+	\$941.03	\$865.64	\$588.81	\$442.93
Child*	\$133.84	\$102.11	\$68.29	\$49.84

Maternity \$267.22 \$205.84

Family Status Rate Factor	Flexible Blue II		
	<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person	0.95	0.90	0.85
Family	0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1K

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
PROPOSED MONTHLY PREMIUM RATES**
New Business in Period 4/1/2012-6/30/2012
Effective Date 4/1/2012

Attained Age	IC Blue +	Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
19 - 24	\$243.81	\$191.95	\$119.94	\$83.13
25 - 29	\$291.13	\$232.05	\$144.67	\$101.45
30 - 34	\$351.38	\$287.35	\$181.44	\$128.14
35 - 39	\$385.45	\$324.59	\$209.97	\$150.13
40 - 44	\$433.84	\$376.26	\$249.32	\$182.72
45 - 49	\$504.74	\$448.18	\$301.29	\$220.77
50 - 54	\$650.40	\$590.97	\$402.27	\$299.45
55+	\$964.36	\$888.02	\$604.78	\$455.70
Child*	\$136.72	\$104.75	\$70.14	\$51.27
Maternity		\$267.22	\$205.84	
Family Status Rate Factor		Flexible Blue II		
		<u>\$1,500</u>	<u>\$2,500</u>	<u>\$5,000</u>
2 Person		0.95	0.90	0.85
Family		0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

TABLE 1L

BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL
QUARTER TREND UPDATES**
New Businesses

Premium Update

Effective Date	Deductible Level			
	IC Blue+*	FB II 1500	FB II 2500	FB II 5000
04/01/11	1.000	1.000	1.000	1.000
07/01/11	1.027	1.028	1.029	1.031
10/01/11	1.055	1.056	1.059	1.063
01/01/12	1.083	1.085	1.089	1.095
04/01/12	1.113	1.115	1.121	1.129

* Only applies to medical portion of the premium.

** Based on 9.3% base trend.

** New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.

TABLE 3A

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
SUMMARY OF RATE CHANGES**

Premium Rates by Quarterly Issue Cohort - Age 30 - IC Blue+ Plan*

New Business**		4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
Medical		\$240.87	\$249.06	\$257.74	\$266.41	\$275.56	\$275.56	\$275.56	\$275.56	\$294.85	\$302.31	\$309.97	\$317.82
Dental&Vision F		\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
National Healthcare Reform									\$4.99	\$4.99	\$5.12	\$5.25	\$5.38
Total		\$260.87	\$269.06	\$277.74	\$286.41	\$295.56	\$295.56	\$295.56	\$300.55	\$319.84	\$327.43	\$335.22	\$343.20
Renewals		4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
4/1/2009		\$260.87	\$260.87	\$260.87	\$260.87	\$260.87	\$260.87	\$260.87	\$265.86	\$282.73	\$282.73	\$282.73	\$282.73
7/1/2009			\$269.06	\$269.06	\$269.06	\$269.06	\$269.06	\$269.06	\$274.05	\$291.48	\$291.48	\$291.48	\$291.48
10/1/2009				\$277.74	\$277.74	\$277.74	\$277.74	\$277.74	\$282.73	\$300.77	\$300.77	\$300.77	\$300.77
1/1/2010					\$286.41	\$286.41	\$286.41	\$286.41	\$291.40	\$310.05	\$310.05	\$310.05	\$310.05
4/1/2010						\$295.56	\$295.56	\$295.56	\$300.55	\$319.84	\$319.84	\$319.84	\$319.84
7/1/2010							\$295.56	\$295.56	\$300.55	\$319.84	\$319.84	\$319.84	\$319.84
10/1/2010								\$295.56	\$300.55	\$319.84	\$319.84	\$319.84	\$319.84
1/1/2011									\$300.55	\$300.55	\$300.55	\$300.55	\$319.84
New Business**		4/1/2011	7/1/2011	10/1/2011	1/1/2012								
		6.4%	8.9%	11.5%	14.2%								
Renewals		4/1/2011	7/1/2011	10/1/2011	1/1/2012								
4/1/2009		6.3%											
7/1/2009		6.4%											
10/1/2009		6.4%											
1/1/2010		6.4%											
4/1/2010		6.4%											
7/1/2010			6.4%										
10/1/2010				6.4%									
1/1/2011					6.4%								

* IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider. Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

** New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
SUMMARY OF RATE CHANGES**

Premium Rates by By Quarterly Issue Cohort - Age 30 - FBII 1500 Plan

<div>New Business*</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	\$207.39	\$214.65	\$222.12	\$229.79	\$237.88	\$237.88	\$237.88	\$237.88	\$254.53	\$261.12	\$267.87	\$274.79
	National Healthcare Reform											
	\$207.39	\$214.65	\$222.12	\$229.79	\$237.88	\$237.88	\$237.88	\$242.81	\$259.46	\$266.18	\$273.06	\$280.11
<div>Renewals</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	\$207.39	\$207.39	\$207.39	\$207.39	\$207.39	\$207.39	\$207.39	\$212.32	\$226.84	\$226.84	\$226.84	\$226.84
	7/1/2009	\$214.65	\$214.65	\$214.65	\$214.65	\$214.65	\$214.65	\$219.58	\$234.61	\$234.61	\$234.61	\$234.61
	10/1/2009		\$222.12	\$222.12	\$222.12	\$222.12	\$222.12	\$227.05	\$242.60	\$242.60	\$242.60	\$242.60
	1/1/2010			\$229.79	\$229.79	\$229.79	\$229.79	\$234.72	\$250.81	\$250.81	\$250.81	\$250.81
	4/1/2010				\$237.88	\$237.88	\$237.88	\$242.81	\$259.46	\$259.46	\$259.46	\$259.46
	7/1/2010					\$237.88	\$237.88	\$242.81	\$259.46	\$259.46	\$259.46	\$259.46
	10/1/2010						\$237.88	\$242.81	\$242.81	\$242.81	\$259.46	\$259.46
	1/1/2011							\$242.81	\$242.81	\$242.81	\$242.81	\$259.46
<div>New Business*</div>	4/1/2011	7/1/2011	10/1/2011	1/1/2012								
	6.9%	9.6%	12.5%	15.4%								
<div>Renewals</div>	4/1/2011	7/1/2011	10/1/2011	1/1/2012								
	6.8%											
	7/1/2009	6.8%										
	10/1/2009	6.8%										
	1/1/2010	6.9%										
	4/1/2010	6.9%										
	7/1/2010		6.9%									
10/1/2010			6.9%									
1/1/2011				6.9%								

* New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
SUMMARY OF RATE CHANGES**

Premium Rates by Quarterly Issue Cohort - Age 30 - FBII 2500 Plan

<div>New Business*</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	\$128.00	\$132.73	\$137.60	\$142.59	\$147.84	\$147.84	\$147.84	\$147.84	\$152.67	\$163.02	\$167.44	\$171.99
	\$128.00	\$132.73	\$137.60	\$142.59	\$147.84	\$147.84	\$147.84	\$152.67	\$163.02	\$167.44	\$171.99	\$176.65
<div>Renewals</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$132.83	\$141.79	\$141.79	\$141.79	\$141.79
		\$132.73	\$132.73	\$132.73	\$132.73	\$132.73	\$132.73	\$137.56	\$146.85	\$146.85	\$146.85	\$146.85
			\$137.60	\$137.60	\$137.60	\$137.60	\$137.60	\$142.43	\$152.06	\$152.06	\$152.06	\$152.06
				\$142.59	\$142.59	\$142.59	\$142.59	\$147.42	\$157.40	\$157.40	\$157.40	\$157.40
				\$147.84	\$147.84	\$147.84	\$147.84	\$152.67	\$163.02	\$163.02	\$163.02	\$163.02
				\$147.84	\$147.84	\$147.84	\$147.84	\$152.67	\$163.02	\$163.02	\$163.02	\$163.02
							\$147.84	\$152.67	\$152.67	\$152.67	\$152.67	\$163.02
								\$152.67	\$152.67	\$152.67	\$152.67	\$163.02
									\$152.67	\$152.67	\$152.67	\$163.02
<div>New Business*</div>												
6.8%9.7%12.7%15.7%												
<div>Renewals</div>												
4/1/20096.7%7/1/20096.8%10/1/20096.8%1/1/20106.8%4/1/20106.8%7/1/20106.8%10/1/20106.8%1/1/20116.8%												
6.8%												

* New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.

**BLUE CROSS BLUE SHIELD OF MICHIGAN
GROUP CONVERSION (UNSUBSIDIZED)
SUMMARY OF RATE CHANGES**

Premium Rates by By Quarterly Issue Cohort - Age 30 - FBII 5000 Plan

<div>New Business*</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	Medical	\$87.96	\$91.38	\$94.91	\$98.60	\$102.38	\$102.38	\$102.38	\$102.38	\$109.55	\$112.72	\$115.98
	National Healthcare Reform							\$4.79	\$4.79	\$4.92	\$5.07	\$5.22
	Total	\$87.96	\$91.38	\$94.91	\$98.60	\$102.38	\$102.38	\$102.38	\$107.17	\$114.34	\$117.64	\$121.05
												\$124.55
<div>Renewals</div>	4/1/2009	7/1/2009	10/1/2009	1/1/2010	4/1/2010	7/1/2010	10/1/2010	1/1/2011	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	4/1/2009	\$87.96	\$87.96	\$87.96	\$87.96	\$87.96	\$87.96	\$92.75	\$98.91	\$98.91	\$98.91	\$98.91
	7/1/2009		\$91.38	\$91.38	\$91.38	\$91.38	\$91.38	\$96.17	\$102.57	\$102.57	\$102.57	\$102.57
	10/1/2009			\$94.91	\$94.91	\$94.91	\$94.91	\$99.70	\$106.34	\$106.34	\$106.34	\$106.34
	1/1/2010			\$98.60	\$98.60	\$98.60	\$98.60	\$103.39	\$110.29	\$110.29	\$110.29	\$110.29
	4/1/2010				\$102.38	\$102.38	\$102.38	\$107.17	\$114.34	\$114.34	\$114.34	\$114.34
	7/1/2010					\$102.38	\$102.38	\$107.17	\$107.17	\$114.34	\$114.34	\$114.34
	10/1/2010						\$102.38	\$107.17	\$107.17	\$107.17	\$114.34	\$114.34
	1/1/2011							\$107.17	\$107.17	\$107.17	\$107.17	\$114.34
												\$114.34
												\$114.34
<div>New Business*</div>	4/1/2011	7/1/2011	10/1/2011	1/1/2012	4/1/2011	7/1/2011	10/1/2011	1/1/2012	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	6.7%	9.8%	13.0%	16.2%	6.7%	9.8%	13.0%	16.2%	6.7%	9.8%	13.0%	16.2%
<div>Renewals</div>	4/1/2011	7/1/2011	10/1/2011	1/1/2012	4/1/2011	7/1/2011	10/1/2011	1/1/2012	4/1/2011	7/1/2011	10/1/2011	1/1/2012
	4/1/2009								6.6%			
	7/1/2009								6.7%			
	10/1/2009								6.7%			
	1/1/2010								6.7%			
	4/1/2010								6.7%			
	7/1/2010									6.7%		
10/1/2010										6.7%		
1/1/2011											6.7%	
												6.7%

* New business rates will be trended each quarter starting on 7/1/2011 until the next renewal rate filing is approved.